

**Introduction**

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Corrigan Financial, Inc. (CFI) is registered as an Investment Adviser with the Securities and Exchange Commission. Investment Advisory and Brokerage services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research individual firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). Educational materials about investing, investment advisers, and broker-dealers are also available through this site.

**Relationships and Services**

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***What investment services and advice can you provide me?***

CFI provides Investment Advisory Services to retail and institutional clients. We also offer Comprehensive Wealth Management Services including Personal Financial Planning, Tax Planning and Preparation, and Estate Planning. We will work with you to create your financial plan and investment policy. CFI generally uses mutual funds and exchange traded funds to construct investment portfolios. We will monitor your investments on an ongoing basis, and meet with you at least annually, as part of our Investment Advisory Services.

CFI manages investment accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account(s). You will sign an investment advisory agreement and limited power of attorney giving CFI this authority. This agreement will remain in place until you or CFI terminate the relationship. Please refer to item 13 of our Form ADV Part 2A for further information. CFI does not limit advice and services to a limited menu of products or investments. CFI does not require a minimum account size in order for you to open/maintain an account or establish a relationship. For more detailed information on our relationships and services, please see items I, IV, X and XIII of our Form ADV Part 2A.

**Conversation Starters**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

**Fees, Costs, Conflicts and Standard of Conduct**

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***What fees will I pay?***

CFI fees for investment advisory services are based on the assets under management. We do not receive any compensation from commissions or other transaction charges. These fees, which are disclosed in our Form ADV Part 1A, Item 5E, are assessed quarterly after the close of the quarter. Our fees are more fully described with a calculation example in our Form ADV Part 2A, Item II. Conflicts of interest: The more assets in your advisory account, the more you will pay in advisory fees. We, therefore, may have an incentive to encourage you to increase the assets in your account(s). Fees for creating the initial financial plan and for annual tax preparation services are quoted separately.

The custodian that holds your assets can also charge your account(s) transaction fees when CFI buys or sells an investment for you. These transaction fees are in addition to our investment advisory fee. Some investments, such as

mutual funds and exchange traded funds, charge additional expenses. These fees can reduce the value of your investments over time. We strive to keep these fees at a minimum.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please refer to Item II - Fees and Compensation in our Form ADV Part 2A for further information.

#### **Conversation starters**

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

#### ***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we have the responsibility to act, in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. We will recommend that you open your account(s) with a specific custodian. Our two primary custodians are Charles Schwab & Co., Inc. and Fidelity Investments (National Financial Services, LLC), where we have institutional relationships. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage. However, we seek to educate you on your options and the fees and benefits associated with each choice. You are encouraged to ask questions and make choices which you feel are in your best interest.

#### **Conversation starters**

- *How might your conflicts of interest affect me, and how will you address them?*

#### ***How do your financial professionals make money?***

Our financial professionals are salaried employees. All employees additionally participate in a profit sharing arrangement based on overall corporate performance.

#### **Disciplinary History**

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#### ***Do you or your financial professionals have legal or disciplinary history?***

Our firm does not have a disciplinary history. You can visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### **Conversation Starters**

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

#### **Additional Information**

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You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #109115. You may also contact our firm at (401) 849-9313 or Andrew Parsons, Chief Compliance Officer at [aparsons@corriganfinancialinc.com](mailto:aparsons@corriganfinancialinc.com) to request a current copy of our Form ADV Part 2 (our Firm Brochure) or up-to-date Form ADV Part 3 (this relationship summary).

#### **Conversation starters**

- *Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*